

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 2 of 15

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Original) A method of providing benefits to an employee comprising:
identifying at least one price for each of a plurality of line items within a benefit category;
and
offering said line items for purchase by said employee.
2. (Original) A method according to claim 1, said method further comprising: providing a predefined employer contribution to said employee for purchase of at least one of said line items.
3. (Original) A method according to claim 1, wherein said benefit category comprises insurance benefits.
4. (Original) A method according to claim 3, wherein said insurance benefits comprise health insurance benefits.

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 3 of 15

5. (Original) A method according to claim 4, wherein said plurality of line items comprises line items selected from the group consisting of: preventative care, physician care, hospital care, emergency care, pharmacy care, alternative care, vision care, and behavioral health care services.
6. (Original) A method according to claim 1, wherein said prices are established based on prior cost data.
7. (Original) A method according to claim 1, wherein said prices are established based on actuarial data.
8. (Original) A method according to claim 1, said method further comprising: identifying a plurality of options for purchase by said employee within said line items.
9. (Original) A method according to claim 8, wherein said options comprise cost sharing options.
10. (Original) A method according to claim 8, wherein said options comprise place of service options.
11. (Original) A method according to claim 8, wherein said options comprise benefit provider network options.

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 4 of 15

12. (Original) A method according to claim 8, said method further comprising: identifying a plurality of sub-options for purchase by said employee within said options.
13. (Original) A method according to claim 1, wherein said line items are offered for purchase by said employee through a user interface accessible through a computer network.
14. (Original) A method according to claim 13, wherein said computer network is a local area network.
15. (Original) A method according to claim 13, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.
16. (Original) A method according to claim 13, said method further comprising: identifying factors on said user interface for said employee to consider in connection with the purchase of one or more of said line items.
17. (Original) A method according to claim 13, said method further comprising:
querying said employee through said user interface for personal information related to said employee; and

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 5 of 15

explaining the need for said personal information on said user interface.

18. (Original) A method according to claim 1, said method further comprising:
creating data representing each said line item purchased by said employee; and
transmitting said data to a benefit claims processing vendor configured to automatically
build a benefit profile for said employee based on said data.

19. (Original) A method according to claim 18, wherein said claims processing vendor is
configured to confirm eligibility for payment of benefit claims based on said benefit
profile.

20. (Original) A method according to claim 1, said method further comprising:
creating data comprising personal information related to said employee and representing
each said line item purchased by said employee; and
transmitting said data to a customer service vendor configured to automatically build a
customer benefit summary for said employee based on said data.

21. (Original) A method of providing healthcare to an individual comprising:
identifying a price for at least one healthcare line item for said individual; and
offering said at least one line item for purchase by said individual.

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 6 of 15

22. (Original) A method according to claim 21, said method further comprising: providing a predefined contribution to said individual for purchase of at least one of said line items.

23. (Original) A method according to claim 22, wherein said individual is an employee and said predefined contribution is provided by said employee's employer.

24. (Original) A method according to claim 21, wherein said plurality of line items comprises line items selected from the group consisting of: preventative care, physician care, hospital care, emergency care, pharmacy care, alternative care, vision care, and behavioral health care services.

25. (Original) A method according to claim 21, wherein said price is established based on prior cost data.

26. (Original) A method according to claim 21, wherein said price is established based on actuarial data.

27. (Original) A method according to claim 21, said method further comprising: identifying a plurality of options for purchase by said individual within said line items.

28. (Original) A method according to claim 27, wherein said options comprise cost sharing options.

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 7 of 15

29. (Original) A method according to claim 27, wherein said options comprise place of service options.
30. (Original) A method according to claim 27, wherein said options comprise benefit provider network options.
31. (Original) A method according to claim 27, said method further comprising: identifying a plurality of sub-options for purchase by said individual within said options.
32. (Original) A method according to claim 21, wherein said line items are offered for purchase by said individual through a user interface accessible through a computer network.
33. (Original) A method according to claim 32, wherein said computer network is a local area network.
34. (Original) A method according to claim 32, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 8 of 15

35. (Original) A method according to claim 32, said method further comprising: identifying factors on said user interface for said individual to consider in connection with the purchase of one or more of said line items.
36. (Original) A method according to claim 32, said method further comprising: querying said individual through said user interface for personal information related to said individual; and explaining the need for said personal information on said user interface.
37. (Original) A method according to claim 21, said method further comprising: creating data representing each said line item purchased by said individual; and transmitting said data to a benefit claims processing vendor configured to automatically build a benefit profile for said individual based on said data.
38. (Original) A method according to claim 37, wherein said claims processing vendor is configured to confirm eligibility for payment of benefit claims based on said benefit profile.

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 9 of 15

39. (Original) A method according to claim 21, said method further comprising:
creating data comprising personal information related to said individual and representing each said line item purchased by said individual; and
transmitting said data to a customer service vendor configured to automatically build a customer benefit summary for said individual based on said data.
40. (Currently Amended) A method of establishing a health care benefits offering to an employee group comprising:
establishing a healthcare cost for said group; and
establishing a line item cost for each of a plurality of health care line items based on said healthcare cost.
41. (Original) A method according to claim 40, wherein said plurality of line items comprises line items selected from the group consisting of: preventative care, physician care, hospital care, emergency care, pharmacy care, alternative care, vision care, and behavioral health care services.
42. (Currently Amended) A method according to claim 40, wherein said healthcare cost is established based on prior cost data.

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 10 of 15

43. (Currently Amended) A method according to claim 40, wherein said healthcare cost is established based on actuarial data.
44. (Original) A method according to claim 40, said method further comprising: establishing a plurality of options within at least one of said line items.
45. (Original) A method according to claim 44, wherein said options comprise cost sharing options.
46. (Original) A method according to claim 44, wherein said options comprise place of service options.
47. (Original) A method according to claim 44, wherein said options comprise benefit provider network options.
48. (Original) A method according to claim 44, said method further comprising: establishing a plurality of sub-options within at least one of said options.
49. (Original) A method according to claim 40, said method further comprising: presenting said line items on a user interface accessible through a computer network.

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 11 of 15

50. (Original) A method according to claim 49, wherein said computer network is a local area network.

51. (Original) A method according to claim 49, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.

52-69 (Cancelled)

70. (Original) A system for providing benefits to an employee comprising:
at least one database comprising data representing at least one price for each of a plurality of line items within a benefit category;
at least one processor for accessing said database; and
a user-interface for accessing said processor to allow purchase of at least one of said line items by said employee.

71. (Original) A system according to claim 70, wherein said database further comprises data representing a predefined employer contribution to said employee for purchase of at least one of said line items.

72. (Original) A system according to claim 70, wherein said benefit category comprises insurance benefits.

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 12 of 15

73. (Original) A system according to claim 72, wherein said insurance benefits comprise health insurance benefits.
74. (Original) A system according to claim 73, wherein said plurality of line items comprises line items selected from the group consisting of: preventative care, physician care, hospital care, emergency care, pharmacy care, alternative care, vision care, and behavioral health care services.
75. (Original) A system according to claim 70, wherein said database further comprises data representing a plurality of options for purchase by said employee within said line items.
76. (Original) A system according to claim 75, wherein said options comprise cost sharing options.
77. (Original) A system according to claim 75, wherein said options comprise place of service options.
78. (Original) A system according to claim 75, wherein said options comprise benefit provider network options.

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 13 of 15

79. (Original) A system according to claim 75, wherein said database further comprises data representing a plurality of sub-options for purchase by said employee within said options.

80. (Original) A system according to claim 70, wherein said user interface is accessible through a computer network.

81. (Original) A system according to claim 80, wherein said computer network is a local area network.

82. (Original) A system according to claim 80, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.

83-105 (Cancelled)

106. (New) A method of providing benefits to an employee comprising:

- identifying at least one price for each of a plurality of health insurance line items;
- offering said line items for purchase by said employee through a user interface accessible through a computer network;
- identifying a predefined employer contribution to said employee on said user interface for purchase of at least one of said line items;
- creating data representing each said line item purchased by said employee; and

USSN 09/748,359
Response to Restriction Requirement
January 13, 2005
Page 14 of 15

transmitting said data to a benefit claims processing vendor configured to build a benefit profile for said employee based on said data.

107. (New) A method according to claim 106, wherein said health insurance line items comprises line items selected from the group consisting of: preventative care, physician care, hospital care, emergency care, pharmacy care, alternative care, vision care, and behavioral health care services.